first direct Cash ISA **application** for the tax year 2016/2017 **REACTIVATE**

first direct

firstdirect.com
03 456 100 100

Personal details

It is important that you complete this form to enable us to process your application. Please complete in black ink and use **BLOCK CAPITALS**. In other cases please tick clearly the boxes required. If you need any assistance with the completion of your application call us on **03 456 100 100**†. Please note that the use of liquid paper could invalidate this application form (**please initial all alterations**).

Title | Surname | Sex M/F

Forename(s)

Full permanent residential address

Postcode

Date of birth

CIN Number (For Bank use only)

A temporary National Insurance Number may be issued, for example where yours has been lost, or if you have recently returned from a period abroad. These are usually issued in the format TN999999M or 99Y99999. If you have a temporary National Insurance Number, please complete this form as if you do not have a National Insurance Number.

Do you have a National Insurance Number? ☐ Yes ☐ No

If 'yes' please enter it here: eg AA123456A

You should be able to find your National Insurance Number on your payslip, form P45 or P60, a letter from HM Revenue & Customs or a letter from the DWP.

Lump Sum Payments

Cash ISA £

Transfer from **first direct** account number

Sort code

Regular Payments

cash ISA monthly payment complete the standing order on part 2 of the application form £

or enclose a cheque made payable to **first direct**

Power of Attorney

If you are not the applicant, but are signing on behalf of the applicant, please enter your name in the box below and describe the legal capacity in which you are signing this form.

Name

If you are signing this application under a Power of Attorney or other Authority for an investor who is incapacitated, please indicate the nature of the incapacity:

Mental incapacity ☐ Physical incapacity ☐

Legal Capacity

- Authorised in England and Wales under a Lasting Power of Attorney registered with the Office of the Public Guardian ☐
- Authorised in England and Wales under an Enduring Power of Attorney made prior to 1 October 2007 (where the applicant is mentally incapacitated, this is registered with the Court of Protection) ☐
- Appointed as a deputy by the Court of Protection ☐
- Authorised in Northern Ireland under an Enduring Power of Attorney - where the applicant is mentally incapacitated it must be registered with the High Court (Office of Care and Protection) ☐
- Authorised in Scotland under a Continuing Power of Attorney registered with the Office of Public Guardian Scotland ☐
- Authorised in Scotland under an Intervention Order issued by the Office of Public Guardian Scotland ☐
- Authorised in Scotland under a Guardianship Order ☐
- Authorised under a General Power of Attorney where the applicant is a member of the armed forces on active service in a war zone ☐
- Authorised under a General Power of Attorney (for applicants to transfer in only) ☐
- Authorised in England and Wales under a General or Ordinary Power of Attorney (where the applicant is physically incapacitated) ☐
- Authorised in England and Wales under an Enduring Power of Attorney made prior to 1 October 2007 (where the applicant is physically incapacitated, this is not registered with the Court of Protection) ☐
- Authorised in Northern Ireland under an Ordinary Power of Attorney (where the applicant is physically incapacitated) ☐

Declaration and Agreement

I apply to subscribe to a **first direct** Cash ISA for the tax year commencing 6 April 2016 and each subsequent tax year until further notice.

I declare that:

- I am 18 years of age or over
- All subscriptions made, and to be made, belong to me
- I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of the Income Tax, (Earnings and Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom or I am married to or in a civil partnership with a person who performs such duties. I will inform **first direct** if I cease to be so resident or to perform such duties or be married to, or in civil partnership with, a person who performs such duties
- I have not subscribed and will not subscribe more than the overall subscription limit in total to a cash ISA, an innovative finance ISA and a stocks and shares ISA in the same tax year
- I have not subscribed and will not subscribe to another cash ISA in the same tax year as I subscribe to this cash ISA
- I have received a copy of the Cash ISA brochure and I agree to the Cash ISA Terms and Conditions, a copy of which I have received
- Any information provided in respect of this application has been completed to the best of my knowledge and belief and I will notify **first direct** without delay of any changes in my circumstances affecting any of the information given in this application. Where information I have provided relates to other people, I declare I am authorised by them to disclose that information and to accept the terms on their behalf.
- I have received a copy of the UK Financial Services Compensation Scheme (FSCS) Information Sheet and Exclusions List.

I authorise **first direct**:

- To hold my cash subscription and any interest earned by those subscriptions
- To make on my behalf, any claims to relief from tax in respect of ISA investments.

Signed _____ Date _____

Member HSBC Group

Your information

Where we refer in this section to the HSBC Group this includes HSBC Bank.

We won't disclose Customer Information to anyone, other than where:

- we're legally required to disclose;
- we've a public duty to disclose;
- our, or a third party's legitimate business purposes require disclosure;
- you consent to the disclosure; or
- it's disclosed as set out in this "Your Information" section.

Collection of Customer Information

Members of the HSBC Group may collect, use and share Customer Information including information about you, your transactions, your use of our products and services and your relationships with the HSBC Group. Customer Information may be:

- requested by members of the HSBC Group or on their behalf;
- collected from you directly, from someone acting on your behalf or from anywhere else (eg credit reference agencies);
- combined with other information available to members of the HSBC Group.

Use of customer information

We'll process, transfer and disclose Customer Information to:

- provide Services;
- deal with any of your transactions;
- meet Compliance Obligations;
- perform Financial Crime Risk Management Activity;
- collect any money you owe us;
- perform credit checks and obtain or provide credit references;
- enforce or defend the rights of a member of the HSBC Group;
- for internal operational requirements of members of the HSBC Group (including, for example, product development, insurance, audit and credit and risk management);
- manage our relationship with you (including any marketing and market research you agree to); and
- verify your identity.

Sharing Customer Information

When we use Customer Information for the purposes set out above, we may transfer and disclose it to:

- any member of the HSBC Group and anybody who provides services to them or their agents;
- any Authorities;
- persons acting on your behalf, payment recipients, beneficiaries, account nominees, intermediary, correspondent and agent banks, clearing houses and clearing or settlement systems;
- other financial institutions, fraud prevention agencies, trade associations, credit reference agencies and debt recovery agents;
- any introducing broker we provide instructions or referrals to or from whom we receive them;

1. in connection with any reorganisation, sale or acquisition of any HSBC Group member's business;
2. we use to provide banking and card services to you; and
3. for marketing purposes where you've consented to marketing.

The above Recipients may also process, transfer and disclose Customer Information for the purposes set out above and they may be in countries where data protection laws don't provide the same level of protection as in the UK.

However, whether it's processed in the UK or overseas, Customer Information will be protected by a strict code of secrecy and security which all members of the HSBC Group, their staff and third parties are subject to.

Your responsibilities

- You must tell us in writing about any changes to Customer Information provided to any member of the HSBC Group within 30 days of the change.
- You must promptly provide any Customer Information requested by any member of the HSBC Group.
- Before you provide any personal data or tax information about a Connected Person to a member of the HSBC Group, you must first tell them about and obtain their agreement to, their information being processed, transferred and disclosed as set out above. You must also tell them that they can access and correct their information.

You're responsible for complying with your tax obligations (and Connected Persons are responsible for complying with theirs), such as payment of tax and filing of returns, in all countries where those obligations arise and relating to the opening and use of accounts and Services provided by members of the HSBC Group.

Some countries' tax laws may apply to you even if you don't live there or aren't a citizen of that country. No member of the HSBC Group provides tax advice or is responsible for your tax obligations in any country, including in connection with any accounts or Services provided by members of the HSBC Group. You should seek independent legal and tax advice.

What happens if you don't meet your responsibilities

If:

- you don't promptly respond to our requests for Customer Information; or
- you don't agree that we can disclose, agree or process Customer Information in accordance with this section (other than for marketing or market research purposes); or
- a member of the HSBC Group suspects Financial Crime;

then we may:

- be unable to provide all or part of the Services to you, and can end our entire relationship with you;
- take necessary steps for any member of the HSBC Group to meet the Compliance Obligations; and/or
- block or close your account(s).

If you don't give us Tax Information about you or a Connected Person when we request it, we may make our own decision about your tax status. This may result in us reporting you to a tax authority, withholding any amounts from products or services you have with us and paying those to the appropriate Tax Authority.

Actions we take to prevent financial crime

Members of the HSBC Group may carry out Financial Crime Risk Management Activity. Exceptionally, this may result in members of the HSBC Group delaying or refusing either to process a payment or your instructions, or to provide all or part of any Services to you.

No member of the HSBC Group shall be responsible to you or any third party for any loss incurred as a result of any member of the HSBC Group carrying out Financial Crime Risk Management Activity.

Accessing your information

You can make a written request for a copy of certain personal records we hold about you. The current fee is £10 per request from each individual.

Credit reference and fraud prevention agencies

If you apply for a current account or credit, we may use details of your credit history obtained from a credit reference agency to assess your ability to meet financial commitments.

We may also share information with credit reference agencies:

- About how you manage any current accounts or borrowing from us.
- If we make demand for repayment of a debt and you don't repay the amount owing, or make and keep to acceptable repayment proposals within 28 days (provided there's not a genuine dispute about the amount you owe). This may affect your ability to obtain further credit.

Credit reference agencies record details that will form part of your credit history regardless of whether you proceed with your application for an account or borrowing. If you make several applications in a short period of time this may temporarily affect your ability to obtain credit.

If you make a joint application for a current account or credit, an association linking your financial records with those of the other joint applicant(s) will be created by credit reference agencies. The credit history of your "associates" may be taken into consideration in any future application for credit. This association will remain in place until you file a "notice of disassociation" with credit reference agencies.

More information is set out in our leaflet "Credit Scoring, Credit Reference and Fraud Prevention Agencies" available on our website, from branches or by calling 0800 587 7008 (textphone 0800 028 3516). Please also call this number if you want details of the credit reference and fraud prevention agencies we use. Lines are open 8.30pm to 6pm Monday to Friday, excluding public holidays.

Information we may store on your computer

When you use any device to access HSBC Group websites, information may be stored and accessed on your device to:

- improve your experience;
- improve the functionality, security and performance of those websites;
- provide you with marketing; and/or
- provide us with information about how those websites are used and how you arrive at them; and/or
- ensure the marketing information displayed to you when you use HSBC Group websites is more likely to be relevant and of interest to you.

Emails from or on behalf of the HSBC Group may include technologies to track, for market research purposes, if you open the emails and if you use internet links within them. Further information on our cookie policy, website terms and privacy statement can be found on our website.

Other ways we can use your information

To ensure we carry out your instructions accurately, to help us improve our service and in the interests of security, we may monitor and/or record your communications with us, such as telephone calls and conversations in branch. In the interests of security and preventing crime we may use closed circuit TV in and around our premises for the monitoring and collection of sound and/or visual images. All recordings remain our sole property.

We may make and keep copies of identification evidence you provide.

You should tell us if you change your mind about receiving marketing information or about participating in market research.

This "Your information" section will continue to apply even if this agreement is ended by you or us.

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first direct Cash ISA application

first direct

Instruction to your Bank to pay by standing order - cash ISA regular payment only
Please complete and return this form to us to make payments direct from your 1st Account.

To: The Manager _____

Bank Address _____

_____

_____ Postcode _____

Until further notice, please transfer

Amount £ _____

Minimum £1 (see terms and conditions for maximum yearly limits)

Frequency Monthly ☐ Annually ☐ (tick as appropriate)

to my **first direct** Cash ISA

Date to leave your account ☐☐☐

To be completed by **first direct**

Sort code ☐☐ ☐☐ ☐☐

Account no. ☐☐☐☐☐☐☐☐

From:

Sort code ☐☐ ☐☐ ☐☐

Account no. ☐☐☐☐☐☐☐☐

Name of account _____

Starting date _____

Signature _____

Date of signature _____

Member HSBC Group

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